

# 2004 BOSTON EITC CAMPAIGN TAXPAYER DATA REPORT

Boston EITC Citywide Campaign



## OPERATIONS INFORMATION

### TAX PREPARATION STAFFING

# computers used for tax preparation	80
# paid staff who worked on EITC tasks	38
# volunteers who worked on EITC tasks	131
# volunteer tax professionals	24
# bilingual volunteers	17

### OUTREACH EFFORTS

# outreach flyers distributed across the City	12,467
# of phone calls received about tax services	6,456
# taxpayers receiving tax preparation	4,860
# taxpayers who filled out surveys	3,526
% of taxpayers who filled out surveys	72.6%

## TAXWISE DATA 4,860 taxpayers served

### FILING STATUS

Single	2,800	57.6%
Head of Household	1,531	31.5%
Married, filing joint	415	8.5%
Married, filing separately	111	2.3%
Qualifying widow(er)	3	0.1%

### INCOME & DEPENDENT DETAILS

Median Adjusted Gross Income	\$14,426
Average Adjusted Gross Income	\$16,631
% of taxpayers with dependents	38.1%
Median number of dependents	1.0
Average number of dependents	1.7

### FEDERAL REFUND DETAILS

Total Federal refunds	\$6,003,580
Median Federal refund	\$757
Average Federal refund	\$1,399
% claiming Fed refund	88.3%

### EARNED INCOME CREDIT DETAILS

Total EIC	\$2,498,315
Median EIC	\$925
Average EIC	\$1,265
% taxpayers qualifying for EIC	40.6%

### MASSACHUSETTS REFUND DETAILS

Total Mass. refunds	\$1,414,581
Median Mass. refund	\$253
Average Mass. refund	\$337
% claiming Mass refund	86.3%

### CHILD TAX CREDIT DETAILS

Total Child Tax Credit	\$961,869
Median Child Credit	\$733
Average Child Credit	\$903
% taxpayers qualifying for CTC	21.9%

### COMBINED REFUND DETAILS

Total combined refunds	\$7,418,161
Median combined refund	\$997
Average combined refund	\$1,719

### EDUCATION CREDIT DETAILS

Total Education Credits	\$145,242
Median Education Credits	\$541
Average Education Credits	\$672
% taxpayers qualifying for Ed Credits	4.4%

### TAX BRACKET DETAILS

10% bracket	3,124	64.3%
15% bracket	1,595	32.8%
25% bracket	139	2.9%
28% bracket	2	0.0%

### OTHER FINANCIAL DETAILS

% taxpayers with no tax liability	49.0%
% taxpayers receiving unemployment	13.9%
% taxpayers receiving Social Security	5.7%
% refund recipients using Direct Deposit	27.3%

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### TAXWISE DATA 4,860 taxpayers served

#### FAMILY SIZE

One	2,861	58.9%
Two	1,023	21.0%
Three	621	12.8%
Four	246	5.1%
Five	76	1.6%
Six	28	0.6%
Seven or more	5	0.1%

#### AGE OF PRIMARY TAXPAYER (4,824 respondents)

15-18	162	3.4%
19-24	910	18.9%
25-34	1,144	23.7%
35-44	1,119	23.2%
45-54	822	17.0%
55-64	398	8.3%
65 and older	269	5.6%

#### FAMILY SIZE BY FILING STATUS

##### Single (2,800 households)

One	2,749	98.2%
Two	35	1.3%
Three	12	0.4%
Four	3	0.1%
Five	1	0.0%

##### Married, filing joint (413 households)

One	0	0%
Two	148	35.7%
Three	102	24.6%
Four	102	24.6%
Five	41	9.9%
Six	18	4.3%
Seven or more	4	1.0%

##### Head of Household (1,531 households)

One	20	1.3%
Two	824	53.8%
Three	502	32.8%
Four	140	9.1%
Five	34	2.2%
Six	10	0.7%
Seven or more	1	0.1%

##### Married, filing separately (111 households)

One	92	82.9%
Two	14	12.6%
Three	4	3.6%
Four	1	0.9%

##### Qualifying widow(er) with dependent (3 households)

Two	2	66.7%
Three	1	33.3%

#### Zip Code distribution

Dorchester 02124, 02125	904	18.6%
Roxbury 02119	451	9.3%
Grove Hall 02121	375	7.7%
Mattapan 02126	349	7.2%
South End 02118	312	6.4%
East Boston 02128	246	5.1%
South Boston 02127	223	4.6%
Mission Hill 02120	209	4.3%
Boston, 02101, 02108, 02109, 02110, 02111, 02112, 02113, 02114, 02117, 02122, 02123, 02199, 02201, 02210	198	4.1%

Jamaica Plain 02130	196	4.0%
Hyde Park 02136, 02137	170	3.5%
Roslindale 02131	139	2.9%
Fenway 02115, 02215	113	2.3%
Cambridge 02138, 02139, 02140, 02141, 02163, 02238	97	2.0%
Quincy 02169, 02170, 02171, 02269	74	1.5%
Brighton 02135	59	1.2%
Back Bay 02116	53	1.1%
Brockton 02301, 02302, 02303, 02304	53	1.1%

Chelsea 02150	52	1.1%
Revere 02151	48	1.0%
Malden 02148	42	0.9%
Allston 02134	40	0.8%
Brookline 02146, 02445, 02446	40	0.8%
Charlestown 02129	38	0.8%
Somerville 02143, 02144, 02145	36	0.7%
Everett 02149	25	0.5%
Lynn 01902, 01904, 01905	24	0.5%

Randolph 02368	23	0.5%
Milton 02186	22	0.5%
W. Roxbury 02132	18	0.4%
Medford 02155, 02156	15	0.3%
Watertown 02472	15	0.3%
Weymouth 02188, 02189, 02191	15	0.3%
Waltham 02451, 02452, 02453, 02454	14	0.2%
Winthrop 02152	10	0.2%

# 2004 BOSTON EITC CAMPAIGN TAXPAYER DATA REPORT

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## SURVEY DATA 3,526 respondents

### GENDER (3,297 respondents)

Female	2,160	65.5%
Male	1,137	34.5%

### VETERAN STATUS (3,526 respondents)

Not A Veteran	3,417	96.9%
Veteran	109	3.1%

### RACE/ETHNICITY (2,601 respondents)

Black	1,368	52.6%
Hispanic or Latino/a	648	24.9%
White	379	14.6%
Other	120	4.6%
Asian/Pacific Islander	69	2.7%
Native American	17	0.7%

### LANGUAGE SPOKEN AT HOME (3,333 respondents)

English	2,368	71.0%	(66.8% regist'd voters)
Spanish	564	16.9%	(45.3% regist'd voters)
Haitian Creole	107	3.2%	(38.5% regist'd voters)
Other	70	2.1%	(17.9% regist'd voters)
Cape Verdean Creole	63	1.9%	(30.5% regist'd voters)
Albanian	50	1.5%	(42.9% regist'd voters)
Cantonese	31	0.9%	(23.5% regist'd voters)
Portuguese	23	0.7%	(15.8% regist'd voters)
French	20	0.6%	(25.0% regist'd voters)
Russian	14	0.4%	(18.2% regist'd voters)
Vietnamese	13	0.4%	(60.0% regist'd voters)
Somali	10	0.3%	(40.0% regist'd voters)

### EDUCATION STATUS (3,122 respondents)

High School Grad	931	29.8%
Some College	872	27.9%
9-12 Grades (No Diploma)	548	17.6%
College Grad	441	14.1%
GED	207	6.6%
0-8 Grades	123	3.9%

### OTHER CHARACTERISTICS

Family receives MassHealth	987	28.0%
Family has Private Health Insurance	547	15.5%
Family receives Food Stamps	340	9.6%
Family receives WIC	270	7.7%
Family receives Medicare	186	5.3%
Family receives TANF	34	1.0%

### ARE YOU DISABLED IN ANY WAY?

Yes	299	8.5%
No	3,227	91.5%

### If yes, please describe:

Amputee	Cerebral Palsy	Mental Retardation
Anxiety	Crohn's disease	Multiple Sclerosis
Back and leg injuries	Depression	Neuromuscular disorder
Bipolar disorder	Emotional Problems	PTSD
Blindness	Hearing problems	Seizure
Brain Damage	Schizophrenia	Speech
Brain Injury	Learning Disability	

### HOUSING STATUS (2,870 respondents)

Rent	2,620	91.3%
Own	147	5.1%
Homeless	103	3.6%

### HOUSING TYPE (1,677 respondents)

Private	784	46.8%
Subsidy	443	26.4%
Public*	397	23.7%
Shelter	53	3.2%

\* Comparing taxpayer addresses to BHA holdings yields an 8.9% public housing match.

### HOW DID YOU HEAR ABOUT THIS FREE TAX PREP SITE?

Friend	929	26.3%	Other	621	17.6%
I walked by	484	13.7%	Family	447	12.7%
Flier or poster	397	11.3%	Employer	129	3.7%
Newspaper	141	4.0%	School	80	2.3%
Radio	41	1.2%	Coworker	66	1.9%
Subway or bus	21	0.6%	Church	30	0.9%
Television	19	0.5%	Knock on door	17	0.5%

### Other sources of outreach information:

- Came to this site last year
- IRS/Federal Building
- Internet
- HR Block

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## SURVEY DATA 3,526 respondents

### DID YOU FILE TAXES LAST YEAR? (3,342 respondents)

Yes	2,739	82.0%
No	603	18.0%

	Yes	No
If yes, did you receive a refund?	2,347 90.2%	254 9.8%
If yes, did you qualify for the EITC?	870 50.6%	848 49.4%
If yes, did you file electronically?	1,211 60.4%	794 39.6%
If yes, did you get an instant refund?	407 23.6%	1,314 76.4%

### IF YOU GOT A REFUND LAST YEAR, WHERE DID YOU CASH YOUR REFUND CHECK? (2,113 respondents)

Bank	1,158	54.8%
Direct Deposit	541	25.6%
Check Casher	240	11.4%
Other	120	5.7%
Store (like Stop & Shop)	45	2.1%
Employer	9	0.4%
Not applicable/no refund	838	

### IF YOU FILED LAST YEAR, WHO PREPARED YOUR TAX RETURN? (2,572 respondents)

I came to this free assistance site	969	37.7%
I went to a commercial preparer (like HR Block®)	488	19.0%
I went to a different free assistance site	371	14.4%
A friend or relative did it for free	306	11.9%
I went to a paid preparer (like an accountant)	289	11.2%
I did it myself	149	5.8%
Not Applicable/didn't file	573	

- 69.8% of respondents had last year's return prepared for free.
- 30.2% of respondents paid for last year's return preparation.

### WHAT DO YOU PLAN TO DO WITH YOUR REFUND THIS YEAR?

Pay bills	1,603	45.5%
Buy groceries	389	11.0%
Pay for education	297	8.4%
Pay child expenses	246	7.0%
Go on vacation	164	4.7%
Home improvement	88	2.5%
Home repairs	58	1.6%
Put some into savings	579	16.4%
Pay back debts	384	10.9%
Save for a home	248	7.0%
Pay back rent	143	4.1%
Pay medical bills	119	3.4%
Pay back taxes	73	2.1%
Other	8	0.2%

### DO YOU HAVE A BANK ACCOUNT? (2,940 respondents)

Yes, checking & savings	1,318	44.8%
Just checking	560	19.0%
No, and I <u>don't</u> want an account	409	13.9%
Just savings	408	13.9%
No, but I want an account	245	8.3%

- 77.7% (2,286) of respondents are banked

### ARE YOU INTERESTED IN . . .

Buying a house	985	27.9%
Buying a car	661	18.7%
Paying for college for yourself	454	12.9%
Paying for college for your kids	351	10.0%
Starting a small business	299	8.5%
Paying for some technical training for yourself	230	6.5%
Other	37	1.0%

### WOULD YOU LIKE HELP WITH ANY OF THE FOLLOWING?

Solving credit problems	456	12.9%
Saving and investing	381	10.8%
Household budgeting	230	6.5%
Debt management	220	6.2%
Opening a bank account	87	2.5%
Solving bank problems	73	2.1%
Other	18	0.5%

### ARE YOU REGISTERED TO VOTE?

Yes	1,554	44.1%
No	1,972	55.9%

- English speakers are much more likely to be registered to vote—see page 3.

### ARE YOU INTERESTED IN APPLYING FOR FOOD STAMPS?

Yes	361	10.2%
No	3,165	89.8%